

## **B U L L E T I N**

January 4, 2013

December 31      Call for report of condition of all state chartered banks and trust companies was issued as of the close of business on December 31, 2012.

January 3      Charter No. 346 has been issued to **PROGRESSIVE OZARK BANK**, Salem, Dent County, Missouri, in conversion of **PROGRESSIVE OZARK BANK, FSB** from a federal thrift to a state chartered non-fiduciary trust company. Also issued Certificates of Authority for branch locations currently operated by **PROGRESSIVE OZARK BANK**, as follows:

Certificate of Authority No. 3826 for 1460 South Sam Houston Boulevard, Houston, Texas County, Missouri;

Certificate of Authority No. 3827 for 368 South Main, Hartville, Wright County, Missouri; and

Certificate of Authority No. 3828 for 1610 North Main, Mountain Grove, Wright County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

January 11, 2013

January 7

**BANK STAR OF THE LEADBELT**, Park Hills, St. Francois County, Missouri, has returned to this office for cancellation Certificate of Authority No. 1946 which authorized a separate branch at 701 Walton Drive (in the Wal-Mart Supercenter), Farmington, St. Francois County, Missouri. The bank discontinued operation of this branch on December 29, 2012. Accordingly, Certificate of Authority No. 1946 is hereafter considered to be null and void.

**BANK STAR OF THE LEADBELT**, Park Hills, St. Francois County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2060 which authorized a separate branch at 650 South Truman Boulevard (in the Wal-Mart Supercenter), Festus, Jefferson County, Missouri. The bank discontinued operation of this branch on December 29, 2012. Accordingly, Certificate of Authority No. 2060 is hereafter considered to be null and void.

---

Deputy Commissioner

## **B U L L E T I N**

January 18, 2013

January 11

The Commissioner of Finance approved the agreement to merge **BANK STAR OF THE LEADBELT**, Park Hills, St. Francois County, Missouri, Charter No. 1382, with and into **FIRST STATE COMMUNITY BANK**, Farmington, St. Francois County, Missouri, Charter No. 2589 (the surviving bank), under the Articles of Agreement of **FIRST STATE COMMUNITY**, with the main banking house of the surviving bank being the present main banking house of **FIRST STATE COMMUNITY BANK**, Farmington, St. Francois County, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect at the close of business on January 11, 2013.

January 15

Brittney Bax, Jefferson City, Missouri, employed as an Assistant State Bank Examiner in the Central Missouri District at an annual salary of \$38,872.

---

Deputy Commissioner

## **B U L L E T I N**

January 25, 2013

January 22

Scott Stingley, Overland Park, Kansas, employed as an Assistant State Bank Examiner in the Kansas City District at an annual salary of \$38,872.

---

Commissioner of Finance

## **B U L L E T I N**

February 1, 2013

January 25      Certificate of Authority No. 3833 issued to **THE BANK OF ADVANCE**, Advance, Stoddard County, Missouri, granting the bank permission to establish and maintain a separate branch at 102 East Yoakum, Chaffee, Scott County, Missouri.

February 1      Certificate of Authority issued to **BANK OF BILLINGS**, Billings, Christian County, Missouri, approving an increase in capital stock from \$100,000 consisting of 1,000 shares of common stock with a par value of \$100 per share to \$103,700 consisting of 1,037 shares of common stock with a par value of \$100 per share. The increase was accomplished by the issuance of 37 additional shares of common stock. The additional capital is fully subscribed, paid up and in the hands of the Board of Directors.

---

Commissioner of Finance

## **B U L L E T I N**

February 8, 2013

February 4 Michele Fletcher, Lake St. Louis, Missouri, employed as an Assistant Trust Examiner in the St. Louis District at an annual salary of \$38,872.

Application received on January 23, 2013, from **LEAD BANK**, Garden City, Cass County, Missouri, to convert its charter from a state chartered bank to a state chartered trust company.

February 5 Application received from **MIDWEST REGIONAL BANK**, Festus, Jefferson County, Missouri, requesting permission to establish and maintain a separate branch at 1907-1913 Richardson Road, Arnold, Jefferson County, Missouri.

---

Deputy Commissioner

## **B U L L E T I N**

February 15, 2013

February 8	Certificate of Authority No. 3834 issued to <b>KCB BANK</b> , Kearney, Clay County, Missouri, granting the bank permission to establish and maintain a separate branch at 10000 West 75 <sup>th</sup> Street, Suite 200 L-2, Overland Park, Johnson County, Kansas.
February 14	Application received from <b>COMMERCE BANK</b> , Kansas City, Jackson County, Missouri, requesting permission to establish and maintain a separate branch at 3710 South Lenoir Street, Columbia, Boone County, Missouri.
February 15	Certificate of Authority No. 3835 issued to <b>MIDWEST REGIONAL BANK</b> , Festus, Jefferson County, Missouri, granting the bank permission to establish and maintain a separate branch at 1907-1913 Richardson Road, Arnold, Jefferson County, Missouri.

---

Deputy Commissioner

## **B U L L E T I N**

February 22, 2013

February 15

On December 7, 2012, **HOME SAVINGS & LOAN ASSOCIATION OF NORBORNE, F. A.**, Norborne, Carroll County, Missouri, filed an application to convert its charter from a federal mutual association to a state chartered mutual association. The savings and loan has requested that the application be withdrawn from consideration at this time.

February 20

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3155 which authorized a separate branch at 175 South Beverly Drive, Beverly Hills, Los Angeles County, California. The bank discontinued operation of this branch on February 15, 2013. Accordingly, Certificate of Authority No. 3155 is hereafter considered to be null and void.

---

Deputy Commissioner

## **B U L L E T I N**

March 1, 2013

February 25                   Nathan Jongerius, Springfield, Illinois, employed as an Assistant Consumer Credit Examiner in the St. Louis District at an annual salary of \$38,872.

February 27                   Certificate of Authority No. 3836 issued to **COMMERCE BANK**, Kansas City, Jackson County, Missouri, granting the bank permission to establish and maintain a separate branch at 3710 South Lenoir Street, Columbia, Boone County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

March 8, 2013

March 4 Application received from **MRV BANKS**, Ste. Genevieve, Ste. Genevieve County, Missouri, requesting permission to establish and maintain a separate branch at 1610 North Kingshighway, Suite 102, Cape Girardeau, Cape Girardeau County, Missouri.

Applications received from **FREEDOM BANK OF SOUTHERN MISSOURI**, Cassville, Barry County, Missouri, requesting permission to establish and maintain separate branches at the following locations:

24829 State Highway 39, Shell Knob, Barry County, Missouri; and  
Highway 86 & J, Golden, Barry County, Missouri.

March 7 Applications received from **CITIZENS BANK & TRUST COMPANY**, Chillicothe, Livingston County, Missouri, requesting permission to establish and maintain separate branches at the following locations:

8405 North Oak Trafficway, Kansas City, Clay County, Missouri; and  
4911 North Oak Trafficway, Kansas City, Clay County, Missouri.

An application has been filed for approval of a plan of merger of **RELIANCE BANK, FSB**, Fort Myers, Lee County, Florida, with and into **RELIANCE BANK**, Des Peres, St. Louis County, Missouri (the surviving bank), under the name of **RELIANCE BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **RELIANCE BANK**, Des Peres, St. Louis County, Missouri.

## B U L L E T I N

Page Two

March 8, 2013

March 8

**Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 362.110 and publish it in appropriate publications. Said quarterly market rate for the period of April 1, 2013 through June 30, 2013, shall be 5.8%; as an alternative lenders may charge the usury rate of 10%.**

---

Deputy Commissioner

## **B U L L E T I N**

March 15, 2013

March 13

Certificate of Authority No. 3838 issued to **MRV BANKS**, Ste. Genevieve, Ste. Genevieve County, Missouri, granting the bank permission to establish and maintain a separate branch at 1610 North Kingshighway, Suite 102, Cape Girardeau, Cape Girardeau County, Missouri.

---

Deputy Commissioner

## **B U L L E T I N**

March 22, 2013

March 18

Application received from **CITIZENS BANK OF ELDON**, Eldon, Miller County, Missouri, requesting permission to establish and maintain a separate branch at 18691 Highway K, Versailles, Morgan County, Missouri.

Application received from **FIRST STATE COMMUNITY BANK**, Farmington, St. Francois County, Missouri, requesting permission to establish and maintain separate branches at the following locations:

2001 William Street, Cape Girardeau, Cape Girardeau County, Missouri;

320 West Main, Jackson, Cape Girardeau County, Missouri;

114 Independence Avenue, Kennett, Dunklin County, Missouri;

210 West 8<sup>th</sup> Street, Rolla, Phelps County, Missouri;

112 McClurg, Richland, Pulaski County, Missouri;

107 Camden, Richland, Pulaski County, Missouri;

412 Main Street, Boonville, Cooper County, Missouri;

1000 West Highway 54, Vandalia, Audrain County, Missouri;

222 South Jefferson, Mexico, Audrain County, Missouri; and

100 South 4<sup>th</sup> Street, Moberly, Randolph County, Missouri.

**B U L L E T I N**

Page Two

March 22, 2013

March 19

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2167 which authorized a separate branch at 105 North Main, Shiloh, St. Clair County, Illinois. The bank discontinued operation of this branch on March 15, 2013. Accordingly, Certificate of Authority No. 2167 is hereafter considered to be null and void.

---

Commissioner of Finance

## **B U L L E T I N**

March 29, 2013

March 22

Charter No. 2901 has been issued to **B&L BANK**, Lexington, Lafayette County, Missouri, in conversion of **B&L BANK** from a federal thrift to a state chartered bank. Also issued Certificates of Authority for branch locations currently operated by **B&L BANK** as follows:

Certificate of Authority No. 3839 for 228 South 2<sup>nd</sup> Street, Odessa, Lafayette County, Missouri; and

Certificate of Authority No. 3840 for 558 Highway 224, Wellington, Lafayette County, Missouri.

---

Deputy Commissioner

## B U L L E T I N

April 5, 2013

March 29

The Commissioner of Finance approved the agreement to merge **RELIANCE BANK, FSB**, Fort Myers, Lee County, Florida, with and into **RELIANCE BANK**, Des Peres, St. Louis County, Missouri, Charter No. 2865 (the surviving bank), under the Articles of Agreement of **RELIANCE BANK**, with the main banking house of the surviving bank being the present main banking house of **RELIANCE BANK**, Des Peres, St. Louis County, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect at the close of business on March 29, 2013.

Call for report of condition of all state chartered banks and trust companies was issued as of the close of business on March 31, 2013.

April 2

Certificate of Authority No. 3843 issued to **CITIZENS BANK OF ELDON**, Eldon, Miller County, Missouri, granting the bank permission to establish and maintain a separate branch at 18691 Highway K, Versailles, Morgan County, Missouri.

**ENTERPRISE BANK & TRUST**, Clayton, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3447 which authorized a separate branch at 2440 North Litchfield Road, Suite 100, Goodyear, Maricopa County, Arizona. The bank discontinued operation of this branch on March 29, 2013. Accordingly, Certificate of Authority No. 3447 is hereafter considered to be null and void.

**B U L L E T I N**

Page Two

April 5, 2013

April 3

The Division of Finance has been notified that effective April 1, 2013, **PATRIOTS BANK**, Liberty, Clay County, Missouri, Charter No. 2878, merged with and into **BANKLIBERTY**, Liberty, Clay County, Missouri (the surviving bank).

---

Commissioner of Finance

## **B U L L E T I N**

April 12, 2013

April 5

Application received from **COMMERCE BANK**, Kansas City, Jackson County, Missouri, requesting permission to establish and maintain a separate branch at 12503 Village Circle Drive, Sunset Hills, St. Louis County, Missouri.

Application received from **BANK OF WESTON**, Weston, Platte County, Missouri, requesting permission to relocate the bank's already established branch from 6510 N.W. Prairie View Road, Kansas City, Platte County, Missouri, to the east side of North Crosby Avenue between N.W. 64<sup>th</sup> Street and N.W. 63<sup>rd</sup> Terrace, Kansas City, Platte County, Missouri.

Articles of Dissolution by Voluntary Action were filed in the office of the Division of Finance by **THE COMMUNITY BANK OF SHELL KNOB**, Shell Knob, Barry County, Missouri.

April 8

Application received from **THE MIDWEST TRUST COMPANY OF MISSOURI**, Kansas City, Jackson County, Missouri, requesting permission to relocate the trust company's already established branch from 2850 West Clay Street, Suite 100, St. Charles, St. Charles County, Missouri, to 101 South Hanley, Suite 1075, Clayton, St. Louis County, Missouri.

Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to relocate the bank's already established branch from 101 North Jefferson, Ava, Douglas County, Missouri, to 1305 NW 12<sup>th</sup> Avenue, Ava, Douglas County, Missouri.

## **B U L L E T I N**

Page Two

April 12, 2013

April 8 Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to relocate the bank's already established branch from 13601 80<sup>th</sup> Circle North, Maple Grove, Hennepin County, Minnesota, to 7680 Zachary Lane, Maple Grove, Hennepin County, Minnesota.

April 9 **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2652 which authorized a separate branch at 102 Sinclair Drive, Jerseyville, Jersey County, Illinois. The bank discontinued operation of this branch on April 5, 2013. Accordingly, Certificate of Authority No. 2652 is hereafter considered to be null and void.

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2766 which authorized a separate branch at 100 Oceangate, Suite 300, Long Beach, Los Angeles County, California. The bank discontinued operation of this branch on April 5, 2013. Accordingly, Certificate of Authority No. 2766 is hereafter considered to be null and void.

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation the following Certificates of Authority. The bank discontinued operation of these branches on April 5, 2013. Accordingly, Certificates of Authority Nos. 3248, 3249 and 3258 are hereafter considered to be null and void.

Certificate of Authority No. 3248 which authorized a branch at 510 Oakfield Drive, Brandon, Hillsborough County, Florida;

Certificate of Authority No. 3249 which authorized a branch at 110 West Bloomingdale Avenue, Brandon, Hillsborough County, Florida; and

Certificate of Authority No. 3258 which authorized a branch at 21708 State Road 54, Lutz, Pasco County, Florida.

## B U L L E T I N

Page Three

April 12, 2013

April 10      Certificate of Authority No. 3844 issued to **COMMERCE BANK**, Kansas City, Jackson County, Missouri, granting the bank permission to establish and maintain a separate branch at 12503 Village Circle Drive, Sunset Hills, St. Louis County, Missouri.

April 11      Certificate of Authority No. 1905-B issued to **BANK OF WESTON**, Weston, Platte County, Missouri, granting the bank permission to relocate the bank's already established branch from 6510 N. W. Prairie View Road, Kansas City, Platte County, Missouri, to the east side of North Crosby Avenue between N.W. 64<sup>th</sup> Street and N.W. 63<sup>rd</sup> Terrace, Kansas City, Platte County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

April 19, 2013

April 12                    Application received from **HERITAGE COMMUNITY BANK**, Chamois, Osage County, Missouri, requesting permission to establish and maintain a separate branch at 801 Franklin Avenue, Washington, Franklin County, Missouri.

April 15                    **COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3680 which authorized a separate branch at 208 West Reed Street, Moberly, Randolph County, Missouri. The bank discontinued operation of this branch on March 22, 2013. Accordingly, Certificate of Authority No. 3680 is hereafter considered to be null and void.

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3678 which authorized a separate branch at 623 South Albany Avenue, Bolivar, Polk County, Missouri. The bank discontinued operation of this branch on April 6, 2013. Accordingly, Certificate of Authority No. 3678 is hereafter considered to be null and void.

April 16                    Certificate of Authority No. 2331-B issued to **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, granting the bank permission to relocate its already established branch from 101 North Jefferson, Ava, Douglas County, Missouri, to 1305 NW 12<sup>th</sup> Avenue, Ava, Douglas County, Missouri.

## **B U L L E T I N**

Page Two

April 19, 2013

April 16      Certificate of Authority No. 3388-B issued to **THE MIDWEST TRUST COMPANY OF MISSOURI**, Kansas City, Jackson County, Missouri, granting the bank permission to relocate its already established branch from 2850 West Clay Street, Suite 100, St. Charles, St. Charles County, Missouri, to 101 South Hanley, Suite 1075, Clayton, St. Louis County, Missouri.

April 17      Application received from **FIRST MISSOURI BANK**, Brookfield, Linn County, Missouri, requesting permission to establish and maintain a separate branch at 1925 Burlington Avenue, North Kansas City, Clay County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

April 26, 2013

April 22

Certificate of Authority No. 3847 issued to **CITIZENS BANK & TRUST COMPANY**, Chillicothe, Livingston County, Missouri, granting the bank permission to establish and maintain a separate branch at 8405 North Oak Trafficway, Kansas City, Clay County, Missouri.

Certificate of Authority No. 3848 issued to **CITIZENS BANK & TRUST COMPANY**, Chillicothe, Livingston County, Missouri, granting the bank permission to establish and maintain a separate branch at 4911 North Oak Trafficway, Kansas City, Clay County, Missouri.

April 23

Certificate of Authority No. 3787-A issued to **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, granting the bank permission to relocate its already established branch from 13601 80<sup>th</sup> Circle North, Maple Grove, Hennepin County, Minnesota, to 7680 Zachary Lane, Maple Grove, Hennepin County, Minnesota.

Application received from **KCB BANK**, Kearney, Clay County, Missouri, requesting permission to establish and maintain a separate branch at Northridge Centre, Suite J, Bonner Springs, Wyandotte County, Kansas.

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation the following Certificates of Authority. The bank discontinued operation of these branches on April 19, 2013. Accordingly, Certificates of Authority Nos. 3259, 3260, 3261, 3262, 3263, 3264, 3265, and 3266 are hereafter considered to be null and void.

## **B U L L E T I N**

Page Two

April 26, 2013

April 23      Certificate of Authority No. 3259 which authorized a branch at 3024 Enterprise Road East, Clearwater, Pinellas County, Florida;

                  Certificate of Authority No. 3260 which authorized a branch at 2046 Bayshore Boulevard, Dunedin, Pinellas County, Florida;

                  Certificate of Authority No. 3261 which authorized a branch at 5825 54<sup>th</sup> Avenue North, Kenneth City, Pinellas County, Florida;

                  Certificate of Authority No. 3262 which authorized a branch at 13175 Walsingham Road, Largo, Pinellas County, Florida;

                  Certificate of Authority No. 3263 which authorized a branch at 7600 US Highway 19 North, Pinellas Park, Pinellas County, Florida;

                  Certificate of Authority No. 3264 which authorized a branch at 111 2<sup>nd</sup> Avenue North, Suite 211, St. Petersburg, Pinellas County, Florida;

                  Certificate of Authority No. 3265 which authorized a branch at 6850 Central Avenue, St. Petersburg, Pinellas County, Florida; and

                  Certificate of Authority NO. 3266 which authorized a branch at 13700 Park Boulevard, Seminole, Pinellas County, Florida.

---

Commissioner of Finance

## **B U L L E T I N**

May 3, 2013

April 30

**RABOBANK NEDERLAND**, Amsterdam, Netherlands, has filed an application for renewal of its license to transact business in the State of Missouri through an agency located at 12443 Olive Boulevard, Suite 200, St. Louis, Missouri.

Application received from **THE BANK OF MISSOURI**, Perryville, Perry County, Missouri, requesting permission to relocate its already established branch from Outer Road & James Street, Scott City, Scott County, Missouri, to 315 Crites, Scott City, Scott County, Missouri.

May 2

Certificate of Authority No. 3849 issued to **HERITAGE COMMUNITY BANK**, Chamois, Osage County, Missouri, granting the bank permission to establish and maintain a separate branch at 801 Franklin Avenue, Washington, Franklin County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

May 10, 2013

May 6      Certificate of Authority No. 3850 issued to **KCB BANK**, Kearney, Clay County, Missouri, granting the bank permission to establish and maintain a separate branch at 13100 Kansas Avenue, Northridge Centre, Suite J, Bonner Springs, Wyandotte County, Kansas.

Certificate of Authority No. 3810-A issued to **THE BANK OF MISSOURI**, Perryville, Perry County, Missouri, granting the bank permission to relocate its already established branch from Outer Road & James Street, Scott City, Scott County, Missouri, to 315 Crites, Scott City, Scott County, Missouri.

Application received from **CASS COMMERCIAL BANK**, Bridgeton, St. Louis County, Missouri, requesting permission to relocate the main banking house from 13001 Hollenberg Drive, Bridgeton, St. Louis County, Missouri, to 12412 Powerscourt Drive, St. Louis, Missouri, and to retain the present main banking house as a branch.

**THE BANK OF MISSOURI**, Perryville, Perry County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3811 which authorized a separate branch at 305 South First Street, Marble Hill, Bollinger County, Missouri. The bank discontinued operation of this branch on May 1, 2013. Accordingly, Certificate of Authority No. 3811 is hereafter considered to be null and void.

## **B U L L E T I N**

May 17, 2013

May 13      **REGIONAL MISSOURI BANK**, Marceline, Chariton County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3247 which authorized a separate branch at 2 North Livingston (inside Prenger's Grocery Store), Bucklin, Linn County, Missouri. The bank discontinued operation of this branch on May 3, 2013. Accordingly, Certificate of Authority No. 3247 is hereafter considered to be null and void.

May 14      Application received from **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, requesting permission to relocate its already established branch from 500 East Race Avenue, Searcy, White County, Arkansas, to 2208 East Race Avenue, Searcy, White County, Arkansas.

                Certificate of Authority issued to **QUARRY CITY SAVINGS AND LOAN ASSOCIATION**, Warrensburg, Johnson County, Missouri, approving the amendment and restatement of the Articles of Incorporation in conversion from a mutual to a capital stock association.

May 16      A license was issued to **RABOBANK INTERNATIONAL**, Amsterdam, Netherlands, a banking corporation organized under the laws of the Netherlands, authorizing it to maintain an agency office at 12443 Olive Boulevard, Suite 200, St. Louis, Missouri, and to transact the business of an agency as described in Section 362.430, RSMo 2008.

**B U L L E T I N**

Page Two

May 17, 2013

May 16      Application received from **F & C BANK**, Holden, Johnson County, Missouri, requesting permission to establish and maintain a separate branch at the intersection of Business Highway Route 50 and Burkarth Road, Warrensburg, Johnson County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

May 24, 2013

May 16 Application received from **COMMERCE BANK**, Kansas City, Jackson County, Missouri, requesting permission to relocate its already established branch from 718 Main Street, Hays, Ellis County, Kansas, to 2200 Vine Street, Hays, Ellis County, Kansas.

May 17 Application received from **FIRST MIDWEST BANK OF DEXTER**, Dexter, Stoddard County, Missouri, requesting permission to establish and maintain a separate branch at 1820 North Kingshighway, Cape Girardeau, Cape Girardeau County, Missouri.

May 20 An application has been filed for approval of a plan of merger of **NAPOLEON BANK**, Napoleon, Lafayette County, Missouri, Charter No. 1134, with and into **PREFERRED BANK**, Rothville, Chariton County, Missouri, Charter No. 1239 (the surviving bank), under the name of **PREFERRED BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **PREFERRED BANK**, Rothville, Chariton County, Missouri.

May 21 Certificate of Authority issued to **CASS COMMERCIAL BANK**, Bridgeton, St. Louis County, Missouri, granting the bank permission to relocate the main banking house from 13001 Hollenberg Drive, Bridgeton, St. Louis County, Missouri, to 12412 Powerscourt Drive, St. Louis, Missouri. Also issued Certificate of Authority No. 3851 granting the bank permission to maintain and operate a branch at 13001 Hollenberg Drive, Bridgeton, St. Louis County, Missouri.

## B U L L E T I N

Page Two

May 24, 2013

May 21      An application has been filed for approval of a plan of merger of **1<sup>ST</sup> BANK OF TROY**, Troy, Doniphan County, Kansas, with and into **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri (the surviving bank), under the name of **PONY EXPRESS COMMUNITY BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri.

May 22      Application received from **EAGLE BANK AND TRUST COMPANY OF MISSOURI**, Hillsboro, Jefferson County, Missouri, requesting permission to relocate its already established branch from 6710 Old Highway 30, Cedar Hill, Jefferson County, Missouri, to Lot 4 Cedric Station, Cedar Hill, Jefferson County, Missouri.

May 23      The Deputy Commissioner of Finance approved the agreement to merge **NAPOLEON BANK**, Napoleon, Lafayette County, Missouri, Charter No. 1134, with and into **PREFERRED BANK**, Rothville, Chariton County, Missouri, Charter No. 1239 (the surviving bank), under the Articles of Agreement of **PREFERRED BANK**, with the main banking house of the surviving bank being the present main banking house of **PREFERRED BANK**, Rothville, Chariton County, Missouri, subject to the approval of the shareholders of both banks.

---

Chief Examiner

## **B U L L E T I N**

May 31, 2013

May 24

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3621 which authorized a separate branch at 388 North Henderson, Cape Girardeau, Cape Girardeau County, Missouri. The bank discontinued operation of this branch on May 17, 2013. Accordingly, Certificate of Authority No. 3621 is hereafter considered to be null and void.

**KCB BANK**, Kearney, Clay County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3129 which authorized a separate branch at 930 West Liberty Drive, Liberty, Clay County, Missouri. The bank discontinued operation of this branch on May 17, 2013. Accordingly, Certificate of Authority No. 3129 is hereafter considered to be null and void.

---

Commissioner of Finance

## **B U L L E T I N**

June 7, 2013

May 31      The Commissioner of Finance approved the agreement to merge **1<sup>ST</sup> BANK OF TROY**, Troy, Doniphan County, Kansas, with and into **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri, Charter No. 2844 (the surviving bank), under the Articles of Agreement of **PONY EXPRESS COMMUNITY BANK**, with the main banking house of the surviving bank being the present main banking house of **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect immediately after close of business on May 31, 2013.

Application received from **MACON-ATLANTA STATE BANK**, Macon, Macon County, Missouri, requesting permission to establish and maintain a separate branch at 201 North Main, Monroe City, Monroe County, Missouri.

June 5      Certificate of Authority No. 783-A issued to **EAGLE BANK AND TRUST COMPANY OF MISSOURI**, Hillsboro, Jefferson County, Missouri, granting the bank permission to relocate its already established branch from 6710 Old Highway 30, Cedar Hill, Jefferson County, Missouri, to Lot 4 Cedric Station, Cedar Hill, Jefferson County, Missouri.

Certificate of Authority No. 3853 issued to **FIRST MIDWEST BANK OF DEXTER**, Dexter, Stoddard County, Missouri, granting the bank permission to establish and maintain a separate branch at 1820 North Kingshighway, Cape Girardeau, Cape Girardeau County, Missouri.

## **B U L L E T I N**

Page Two

June 7, 2013

June 5

Certificate of Authority No. 3559-A issued to **COMMERCE BANK**, Kansas City, Jackson County, Missouri, granting the bank permission to relocate its already established branch from 718 Main Street, Hays, Ellis County, Kansas, to 2200 Vine Street, Hays, Ellis County, Kansas.

Certificate of Authority No. 3854 issued to **FIRST MISSOURI BANK**, Brookfield, Linn County, Missouri, granting the bank permission to establish and maintain a separate branch at 1925 Burlington Avenue, North Kansas City, Clay County, Missouri.

Certificate of Authority No. 3855 issued to **F & C BANK**, Holden, Johnson County, Missouri, granting the bank permission to establish and maintain a separate branch at the intersection of Business Highway Route 50 and Burkarth Road, Warrensburg, Johnson County, Missouri.

Certificate of Authority No. 3496-A issued to **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, granting the bank permission to relocate its already established branch from 500 East Race Avenue, Searcy, White County, Arkansas, to 2208 East Race Avenue, Searcy, White County, Arkansas.

June 7

**Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 362.110 and publish it in appropriate publications. Said quarterly market rate for the period of July 1, 2013 through September 30, 2013, shall be 5.7%; as an alternative lenders may charge the usury rate of 10%.**

---

Commissioner of Finance

## **B U L L E T I N**

June 14, 2013

June 10

Certificate of Authority issued to **BANK OF BILLINGS**, Billings, Missouri, approving an increase in capital stock from \$103,700 consisting of 1,037 shares of common stock with a par value of \$100 per share to \$109,200 consisting of 1,092 shares of common stock with a par value of \$100 per share. The increase was accomplished by the issuance of 55 additional shares of common stock. The additional capital is fully subscribed, paid up and in the hands of the Board of Directors.

Application received from **BANK OF MONTICELLO**, Monticello, Lewis County, Missouri, requesting permission to establish and maintain a separate branch at 180 South Johnson, Kahoka, Clark County, Missouri.

**MID-MISSOURI BANK**, Springfield, Greene County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2612 which authorized a separate branch at 707 South 8<sup>th</sup> Street, Deepwater, Henry County, Missouri. The bank discontinued operation of this branch on May 31, 2013. Accordingly, Certificate of Authority No. 2612 is hereafter considered to be null and void.

June 11

Application received from **STIFEL BANK & TRUST**, Creve Coeur, St. Louis County, Missouri, requesting permission to establish and maintain a separate branch at 12655 Olive Boulevard, St. Louis, Missouri.

## **B U L L E T I N**

June 21, 2013

June 17 Application received from **MARTINSBURG BANK AND TRUST**, Mexico, Audrain County, Missouri, requesting permission to establish and maintain a separate branch at 4840 North Rangeline Road, Columbia, Boone County, Missouri.

Application received from **MARTINSBURG BANK AND TRUST**, Mexico, Audrain County, Missouri, requesting permission to establish and maintain a separate branch at 1013 West Monroe, Mexico, Audrain County, Missouri.

June 18 Application received from **PEOPLES BANK OF WYACONDA, MISSOURI**, Kahoka, Clark County, Missouri, requesting permission to establish and maintain a separate branch at 600 Washington, Canton, Lewis County, Missouri.

June 20 Application received from **MID-MISSOURI BANK**, Springfield, Greene County, Missouri, requesting permission to relocate the main office from 330 West Plainview Road, Suite K, Springfield, Greene County, Missouri, to 3546 East Sunshine, Springfield, Greene County, Missouri, and to retain the present main office as a branch.

---

Commissioner of Finance

## **B U L L E T I N**

June 28, 2013

June 21        The Division of Finance has been notified that effective June 21, 2013, **NAPOLEON BANK**, Napoleon, Lafayette County, Missouri, Charter No. 1134, merged with and into **PREFERRED BANK**, Rothville, Chariton County, Missouri, Charter No. 1239 (the surviving bank).

Certificates of Authority issued to **FIRST STATE COMMUNITY BANK**, Farmington, St. Francois County, Missouri, granting the bank permission to establish and maintain separate branches at the following locations:

Certificate of Authority No. 3857 for 2001 William Street, Cape Girardeau, Cape Girardeau County, Missouri;

Certificate of Authority No. 3858 for 320 West Main, Jackson, Cape Girardeau County, Missouri;

Certificate of Authority No. 3859 for 114 Independence Avenue, Kennett, Dunklin County, Missouri;

Certificate of Authority No. 3860 for 210 West 8<sup>th</sup> Street, Rolla, Phelps County, Missouri;

Certificate of Authority No. 3861 for 112 McClurg, Richland, Pulaski County, Missouri;

Certificate of Authority No. 3862 for 107 Camden, Richland, Pulaski County, Missouri;

## B U L L E T I N

Page Two

June 28, 2013

June 21      Certificate of Authority No. 3863 for 412 Main Street, Boonville, Cooper County, Missouri;

                Certificate of Authority No. 3864 for 1000 West Highway 54, Vandalia, Audrain County, Missouri;

                Certificate Authority No. 3865 for 222 South Jefferson, Mexico, Audrain County, Missouri; and

                Certificate of Authority No. 3866 for 100 South 4<sup>th</sup> Street, Moberly, Randolph County, Missouri.

June 25      Certificate of Authority No. 3867 issued to **MARTINSBURG BANK AND TRUST**, Mexico, Audrain County, Missouri, granting the bank permission to establish and maintain a separate branch at 1013 West Monroe, Mexico, Audrain County, Missouri.

                Certificate of Authority No. 3868 issued to **MARTINSBURG BANK AND TRUST**, Mexico, Audrain County, Missouri, granting the bank permission to establish and maintain a separate branch at 4840 North Rangeline Road, Columbia, Boone County, Missouri.

                Application received from **ALLIANCE BANK**, Cape Girardeau, Cape Girardeau County, Missouri, requesting permission to relocate its already established branch from 1100 State Highway W, Oran, Scott County, Missouri, to 1516 State Highway W, Oran, Scott County, Missouri.

June 26      Certificate of Authority issued to **MID-MISSOURI BANK**, Springfield, Greene County, Missouri, approving a change in location of the main banking house from 330 West Plainview Road, Suite K, Springfield, Greene County, Missouri, to 3546 East Sunshine, Springfield, Greene County, Missouri. Also issued Certificate of Authority No. 3869 for authority to operate a branch at 330 West Plainview Road, Suite K, Springfield, Greene County, Missouri.

## **B U L L E T I N**

July 5, 2013

June 28      The Division of Finance has been notified that effective close of business June 24, 2013, **TOWN & COUNTRY BANK MIDWEST**, La Belle, Lewis County, Missouri, Charter No. 2568, and **TOWN & COUNTRY BANK OF MISSOURI**, La Grange, Lewis County, Missouri, Charter No. 1234, merged with and into **TOWN AND COUNTRY BANK MIDWEST** (formerly **TOWN AND COUNTRY BANK OF QUINCY**), Quincy, Adams County, Illinois (the surviving bank).

July 1      Application received from **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri, requesting permission to establish and maintain a separate branch at 839 South Colorado Avenue, Republic, Greene County, Missouri.

July 2      Certificate of Authority No. 3870 issued to **STIFEL BANK & TRUST**, Creve Coeur, St. Louis County, Missouri, granting the bank permission to establish and maintain a separate branch at 12655 Olive Boulevard, St. Louis, Missouri.

July 3      **BANK OF WESTON**, Weston, Platte County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3019 which authorized a separate branch at 100 Third Street, Camden Point, Platte County, Missouri. The bank discontinued operation of this branch on June 28, 2013. Accordingly, Certificate of Authority No. 3019 is hereafter considered to be null and void.

---

Commissioner of Finance

## **B U L L E T I N**

July 12, 2013

The Division of Finance has no reportable business for the week of July 12, 2013.

---

Deputy Commissioner

## B U L L E T I N

July 19, 2013

July 15 Application received from **COUNTRY CLUB BANK**, Kansas City, Jackson County, Missouri, requesting permission to relocate the main banking house from 414 Nichols Road, Kansas City, Jackson County, Missouri, to One Ward Parkway, Kansas City, Jackson County, Missouri, and to retain the present main banking house as a branch.

July 16 Certificate of Authority No. 2854-A issued to **ALLIANCE BANK**, Cape Girardeau, Cape Girardeau County, Missouri, granting the bank permission to relocate its already established branch from 1100 State Highway W, Oran, Scott County, Missouri, to 1516 State Highway W, Oran, Scott County, Missouri.

Application received from **PEOPLE'S SAVINGS BANK OF RHINELAND**, Rhineland, Montgomery County, Missouri, requesting permission to establish and maintain a separate branch at 5000 Winghaven Boulevard, O'Fallon, St. Charles County, Missouri.

July 17 Application received from **FIRST MIDWEST BANK OF DEXTER**, Dexter, Stoddard County, Missouri, requesting permission to relocate the main banking house from 20 West Stoddard Street, Dexter, Stoddard County, Missouri, to 819 West Business Highway 60, Dexter, Stoddard County, Missouri, and to retain the present main banking house as a branch.

---

Chief Examiner

## B U L L E T I N

July 26, 2013

July 19

An application has been filed for approval of a plan of merger of **BANK OF THAYER**, Thayer, Oregon County, Missouri, Charter No. 1063, with and into **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, Charter No. 330 (the surviving bank), under the name of **SOUTHERN BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri.

**B&L BANK**, Lexington, Lafayette County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3840 which authorized a separate branch at 558 Highway 224, Wellington, Lafayette County, Missouri. The bank discontinued operation of this branch on July 12, 2013. Accordingly, Certificate of Authority No. 3840 is hereafter considered to be null and void.

July 22

Chelsea Smith, Russellville, Missouri, employed as an Assistant Mortgage Examiner in the Jefferson City office at an annual salary of \$38,872.

July 23

**ST. JOHNS BANK & TRUST COMPANY**, St. John, St. Louis County, Missouri, has notified this office that the bank's branch located at 45 Honey Locust Lane, St. Charles, St. Charles County, Missouri, authorized by Certificate of Authority No. 2568 closed effective June 27, 2013. Accordingly, Certificate of Authority No. 2568 is hereafter considered to be null and void.

## **B U L L E T I N**

Page Two

July 26, 2013

July 23

**ST. JOHNS BANK & TRUST COMPANY**, St. John, St. Louis County, Missouri, has notified this office that the bank's branch located at 9229 Natural Bridge Road, St. Louis, Missouri, authorized by Certificate of Authority No. 192 closed effective June 28, 2013. Accordingly, Certificate of Authority No. 192 is hereafter considered to be null and void.

July 24

Certificate of Authority No. 3871 issued to **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri, granting the bank permission to establish and maintain a separate branch at 839 South Colorado Avenue, Republic, Greene County, Missouri.

July 25

A Certificate of Amended and Restated Articles of Incorporation and Conversion to Stock was filed with the Division of Finance by **QUARRY CITY SAVINGS AND LOAN ASSOCIATION**, Warrensburg, Johnson County, Missouri, finalizing their conversion from a mutual to a stock form of ownership.

---

Commissioner of Finance

## **B U L L E T I N**

August 2, 2013

July 30        Certificate of Authority issued to **COUNTRY CLUB BANK**, Kansas City, Jackson County, Missouri, granting the bank permission to relocate the main banking house from 414 Nichols Road, Kansas City, Jackson County, Missouri, to One Ward Parkway, Kansas City, Jackson County, Missouri. Also issued Certificate of Authority No. 3872 for a branch at 414 Nichols Road, Kansas City, Jackson County, Missouri.

August 1        Application received from **CENTRAL TRUST & INVESTMENT COMPANY**, Jefferson City, Cole County, Missouri, requesting permission to establish and maintain a separate branch at 1330A North 7 Highway, Blue Springs, Jackson County, Missouri.

**FIRST HOME SAVINGS BANK**, Mountain Grove, Wright County, Missouri, has notified this office that the bank discontinued operation of the branch located at 2536 State Highway 176, Rockaway Beach, Taney County, Missouri, effective June 28, 2013.

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3559 which authorized a separate branch at 718 Main Street, Hays, Ellis County, Kansas. The bank discontinued operation of this branch on June 15, 2013. Accordingly, Certificate of Authority No. 3559 is hereafter considered to be null and void.

## B U L L E T I N

Page Two

August 2, 2013

August 1

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3560 which authorized a separate branch at 2818 Plaza Avenue, Hays, Ellis, Kansas. The bank discontinued operation of this branch on June 15, 2013. Accordingly, Certificate of Authority No. 3560 is hereafter considered to be null and void.

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3541 which authorized a separate branch at 4101 North Illinois Street, Swansea, St. Clair County, Illinois. The bank discontinued operation of this branch on June 28, 2013. Accordingly, Certificate of Authority No. 3541 is hereafter considered to be null and void.

**LIBERTY BANK**, Springfield, Greene County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3819 which authorized a separate branch at 8041 West State Highway 76, Cape Fair, Stone County, Missouri. The bank discontinued operation of this branch on July 26, 2013. Accordingly, Certificate of Authority No. 3819 is hereafter considered to be null and void.

---

Chief Examiner

## **B U L L E T I N**

August 9, 2013

August 5      An application was filed by **THE CALLAWAY BANK**, Fulton, Callaway County, Missouri, seeking permission to become an Originating Trustee under Section 362.116, RSMo. The application provides that the contracting trustee will be **TRUST COMPANY OF THE OZARKS**, Springfield, Greene County, Missouri.

August 6      Certificate of Authority issued to **FIRST MIDWEST BANK OF DEXTER**, Dexter, Stoddard County, Missouri, granting the bank permission to relocate the main banking house from 20 West Stoddard Street, Dexter, Stoddard County, Missouri, to 819 West Business Highway 60, Dexter, Stoddard County, Missouri. Also issued Certificate of Authority No. 3873 for a branch at 20 West Stoddard Street, Dexter, Stoddard County, Missouri.

**CENTRAL BANK OF KANSAS CITY**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2682 which authorized a separate branch at 666 Red Bridge Road, Kansas City, Jackson County, Missouri. The bank discontinued operation of this branch on July 26, 2013. Accordingly, Certificate of Authority No. 2682 is hereafter considered to be null and void.

August 8      **THE BANK OF MISSOURI**, Perryville, Perry County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3809 which authorized a separate branch at 1514 Main Street, Scott City, Scott County, Missouri. The bank discontinued operation of this branch on August 1, 2013. Accordingly, Certificate of Authority No. 3809 is hereafter considered to be null and void.

## **B U L L E T I N**

August 16, 2013

August 14

The Commissioner of Finance approved the agreement to merge **BANK OF THAYER**, Thayer, Oregon County, Missouri, Charter No. 1063, with and into **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, Charter No. 330 (the surviving bank), under the Articles of Agreement of **SOUTHERN BANK**, with the main banking house of the surviving bank being the present main banking house of **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, subject to the approval of the shareholders of both banks.

The Commissioner of Finance issued an Order granting **THE CALLAWAY BANK**, Fulton, Callaway County, Missouri, authority to become an Originating Trustee for **TRUST COMPANY OF THE OZARKS**, Springfield, Greene County, Missouri, under Section 362.116, RSMo.

August 15

Certificate of Authority No. 3874 issued to **COMMERCIAL BANK**, Maryland Heights, St. Louis County, Missouri, granting the bank permission to establish and maintain a separate branch at 2197 South Mason Road, St. Louis, Missouri.

---

Chief Examiner

## **B U L L E T I N**

August 23, 2013

August 16      An application has been filed for approval of a plan of merger of **SUMMIT BANK**, Tulsa, Tulsa County, Oklahoma, with and into **COMMERCE BANK**, Kansas City, Jackson County, Missouri, Charter No. 345 (the surviving bank), under the name of **COMMERCE BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **COMMERCE BANK**, Kansas City, Jackson County, Missouri.

August 22      Certificate of Authority No. 3855-A issued to **F & C BANK**, Holden, Johnson County, Missouri, granting the bank permission to operate a branch at 541 East Young Street, Warrensburg, Johnson County, Missouri. This certificate replaces Certificate of Authority No. 3855 which authorized a separate branch at the intersection of Business Highway Route 50 and Burkhardt Road, Warrensburg, Johnson County, Missouri. This is the same location but a different street address.

---

Commissioner of Finance

## BULLETIN

August 30, 2013

August 26 Dana Horn, Ozark, Missouri, employed as an Assistant Bank Examiner in the Springfield District at an annual salary of \$38,872.

Nick Bestgen, Jefferson City, Missouri, employed as an Assistant Bank Examiner in the Central Missouri District at an annual salary of \$38,872.

August 28                    Kayleigh Voshage, Jackson, Missouri, employed as an Assistant Bank Examiner in the Sikeston District at an annual salary of \$38,872.

Certificate of Authority No. 3875 issued to **CENTRAL TRUST AND INVESTMENT COMPANY**, Jefferson City, Cole County, Missouri, granting the trust company permission to establish and maintain a separate branch at 1330A North 7 Highway, Blue Springs, Jackson County, Missouri.

August 29 Application received from **STIFEL BANK & TRUST**, Creve Coeur, St. Louis County, Missouri, requesting permission to relocate the main banking house from 955 Executive Parkway, Suite 216, Creve Coeur, St. Louis County, Missouri, to 501 North Broadway, St. Louis, Missouri.

Application received from **TOWN & COUNTRY BANK**, Salem, Dent County, Missouri, requesting permission to relocate its already established branch from 1115 NW 12<sup>th</sup> Avenue, Ava, Douglas County, Missouri, to Highway 5 and Highway 14, Ava, Douglas County, Missouri.

## **B U L L E T I N**

Page Two

August 30, 2013

August 29

**UNICO BANK**, Mineral Point, Washington County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2827 which authorized a separate branch at 4763 Highway 135 North, Paragould, Greene County, Arkansas. The bank discontinued operation of this branch on August 23, 2013. Accordingly, Certificate of Authority No. 2827 is hereafter considered to be null and void.

---

Commissioner of Finance

## **B U L L E T I N**

September 6, 2013

September 3      The Commissioner of Finance approved the agreement to merge **SUMMIT BANK**, Tulsa, Tulsa County, Oklahoma, with and into **COMMERCE BANK**, Kansas City, Jackson County, Missouri, Charter No. 345 (the surviving institution), under the Articles of Agreement of **COMMERCE BANK**, with the main banking house of the surviving bank being the present main banking house of **COMMERCE BANK**, Kansas City, Jackson County, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect at the opening of business on September 3, 2013.

September 6

**Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 361.110 and publish it in appropriate publications. Said quarterly market rate for the period of October 1, 2013 through December 31, 2013, shall be 6.5%; as an alternative lenders may charge the usury rate of 10%.**

---

Deputy Commissioner

## **B U L L E T I N**

September 13, 2013

September 12      Certificate of Reciprocity issued to **BANK OF SPRINGFIELD**, Springfield, Illinois, authorizing said bank to act as a fiduciary in the State of Missouri pursuant to Section 362.600, RSMo.

September 13      Certificate of Authority issued to **STIFEL BANK & TRUST**, Creve Coeur, St. Louis County, Missouri, approving a change in location of the man office from 955 Executive Parkway, Suite 216, Creve Coeur, St. Louis County, Missouri, to 501 North Broadway, St. Louis, Missouri. Also approved an amendment to Article Fourth changing the name and place of residence of the sole shareholder to Stifel Financial Corp located at 501 North Broadway, St. Louis, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

September 20, 2013

September 16      Application received from **FIRST MIDWEST BANK OF POPLAR BLUFF**, Poplar Bluff, Butler County, Missouri, requesting permission to establish and maintain a separate branch at 1215 Fellows Place, Columbia, Boone County, Missouri.

---

Deputy Commissioner

## **B U L L E T I N**

September 27, 2013

September 20      An application was filed for an interim bank charter for the proposed **ADB INTERIM BANK**, 651 N.E. Coronado Drive, Blue Springs, Jackson County, Missouri.

September 23      An application has been filed for approval of a plan of merger of **THE FIRST NATIONAL BANK OF CARROLLTON**, Carrollton, Carroll County, Missouri, with and into **BANK 21**, Carrollton, Carroll County, Missouri, Charter No. 298 (the surviving institution), under the name of **BANK 21**, pursuant to which the main banking house of the surviving institution shall be the present main banking house of **BANK 21**, Carrollton, Carroll County, Missouri.

September 24      Certificate of Authority No. 2902-A issued to **TOWN & COUNTRY BANK**, Salem, Dent County, Missouri, granting the bank permission to relocate its already established branch from 1115 NW 12<sup>th</sup> Avenue, Ava, Douglas County, Missouri, to Highway 5 and 14, Ava, Douglas County, Missouri.

September 25      Application received from **HERITAGE BANK OF THE OZARKS**, Lebanon, Laclede County, Missouri, requesting permission to establish and maintain a separate branch at 226B East Highway 54, Camdenton, Camden County, Missouri.

## **B U L L E T I N**

October 4, 2013

September 27      **COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3533 which authorized a separate branch at 1057 North 2<sup>nd</sup> Street, Chillicothe, Peoria County, Illinois. The bank discontinued operation of this branch on September 7, 2013. Accordingly, Certificate of Authority No. 3533 is hereafter considered to be null and void.

October 3      Certificate of Authority No. 3878 issued to **FIRST MIDWEST BANK OF POPLAR BLUFF**, Poplar Bluff, Butler County, Missouri, granting the bank permission to establish and maintain a separate branch at 1215 Fellows Place, Columbia, Boone County, Missouri.

Application received from **BANK OF SULLIVAN**, Sullivan, Franklin County, Missouri, requesting permission to relocate an existing branch from 12747 Olive Boulevard, Suite 385, St. Louis, Missouri, to 16141 Swingley Ridge Road, Suite 201, Chesterfield, St. Louis County, Missouri.

---

Deputy Commissioner

## B U L L E T I N

October 11, 2013

October 8

The Division of Finance has been notified that effective October 4, 2013, **BANK OF THAYER**, Thayer, Oregon County, Missouri, Charter No. 1063, merged with and into **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri, Charter No. 330 (the surviving institution).

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3564 which authorized a separate branch at 1504 Taylor Plaza East, Garden City, Finney County, Kansas. The bank discontinued operation of this branch on September 30, 2013. Accordingly, Certificate of Authority No. 3564 is hereafter considered to be null and void.

October 10

On January 23, 2013, **LEAD BANK**, Garden City, Cass County, Missouri, filed an application to convert its charter from a state bank charter to a trust charter. The bank has requested that the application be withdrawn from consideration effective this date.

An application has been filed for approval of a plan of merger of **MIDWEST FEDERAL SAVINGS & LOAN ASSOCIATION OF ST. JOSEPH**, St. Joseph, Buchanan County, Missouri, with and into **FARMERS STATE BANK**, Cameron, Clinton County, Missouri, Charter No. 2499 (the surviving bank), under the name of **FARMERS STATE BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **FARMERS STATE BANK**, Cameron, Clinton County, Missouri.

## **B U L L E T I N**

October 18, 2013

October 15      Certificate of Authority No. 3883 issued to **HERITAGE BANK OF THE OZARKS**, Lebanon, Laclede County, Missouri, granting the bank permission to establish and maintain a separate branch at 226B East Highway 54, Camdenton, Camden County, Missouri.

October 16      Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to establish and maintain a separate branch at 2552 West MLK Boulevard, University Square Shopping Center, Fayetteville, Washington County, Arkansas.

October 17      Certificate of Authority No. 3884 issued to **PEOPLE'S SAVINGS BANK OF RHINELAND**, Rhineland, Montgomery County, Missouri, granting the bank permission to establish and maintain a separate branch at 5000 Winghaven Boulevard, O'Fallon, St. Charles County, Missouri.

                    Certificate of Authority No. 3779-A issued to **BANK OF SULLIVAN**, Sullivan, Franklin County, Missouri, granting the bank permission to relocate its already established branch from 12747 Olive Boulevard, Suite 385, St. Louis, Missouri, to 16141 Swingley Ridge Road, Suite 201, Chesterfield, St. Louis County, Missouri.

                    Application received from **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri, requesting permission to establish and maintain a separate branch at 200 East 2<sup>nd</sup> Street, Annapolis, Iron County, Missouri.

## B U L L E T I N

October 25, 2013

October 18      Certificate of Authority No. 3885 issued to **PEOPLES BANK OF WYACONDA, MISSOURI**, Kahoka, Clark County, Missouri, granting the bank permission to establish and maintain a separate branch at 600 Washington, Canton, Lewis County, Missouri.

October 21      Michael Buckman, Kansas City, Missouri, employed as an Assistant State Bank Examiner in the Kansas City District at an annual salary of \$39,650.

                    Michael Blackman, Overland Park, Kansas, employed as an Assistant State Bank Examiner in the Kansas City District at an annual salary of \$39,650.

                    Keith Cottrell, St. Louis, Missouri, employed as an Assistant Trust Examiner in the St. Louis District at an annual salary of \$39,650.

October 22      The Deputy Commissioner of Finance approved the agreement to merge **THE FIRST NATIONAL BANK OF CARROLLTON**, Carrollton, Carroll County, Missouri, with and into **BANK 21**, Carrollton, Carroll County, Missouri, Charter No. 298 (the surviving institution), under the Articles of Agreement of **BANK 21**, with the main banking house of the surviving bank being the present main banking house of **BANK 21**, Carrollton, Carroll County, Missouri, subject to the approval of the shareholders of both banks.

## **B U L L E T I N**

Page Two

October 25, 2013

October 22

**NEW FRONTIER BANK**, St. Charles, St. Charles County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2852 which authorized a separate branch at 5000 Winghaven Boulevard, O'Fallon, St. Charles County, Missouri. The bank discontinued operation of this branch October 16, 2013. Accordingly, Certificate of Authority No. 2852 is hereafter considered to be null and void.

October 24

An application has been filed for approval of a plan of merger of **ACACIA FEDERAL SAVINGS BANK**, Falls Church, Fairfax County, Virginia, with and into **STIFEL BANK & TRUST**, St. Louis, Missouri, Charter No. 339 (the surviving institution), under the name of **STIFEL BANK & TRUST**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **STIFEL BANK & TRUST**, St. Louis, Missouri.

---

Chief Examiner

## B U L L E T I N

November 1, 2013

October 25 Application received from **LEAD BANK**, Garden City, Cass County, Missouri, requesting permission to establish and maintain a separate branch at 1801 Main Street, Kansas City, Jackson County, Missouri.

Application received from **ENTERPRISE BANK & TRUST**, Clayton, St. Louis County, Missouri, requesting permission to establish and maintain a separate branch at 151 South 18<sup>th</sup> Street, Kansas City, Wyandotte County, Kansas.

October 28 Application received from **WELLS BANK OF PLATTE CITY**, Platte City, Platte County, Missouri, requesting permission to establish and maintain a separate branch at 6500 N.W. Prairie View Road, Kansas City, Platte County, Missouri.

October 30 Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to establish and maintain a separate branch at 10385 West Florissant Avenue, St. Louis, Missouri.

October 31 The Commissioner of Finance approved the agreement to merge **ACACIA FEDERAL SAVINGS BANK**, Falls Church, Fairfax County, Virginia, with and into **STIFEL BANK & TRUST**, St. Louis, Missouri, Charter No. 339 (the surviving institution), under the Articles of Agreement of **STIFEL BANK & TRUST**, with the main banking house of the surviving bank being the present main banking house of **STIFEL BANK & TRUST**, St. Louis, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect immediately after close of business on October 31, 2013.

## B U L L E T I N

Page Two

November 1, 2013

October 31

The Deputy Commissioner of Finance approved the agreement to merge **MIDWEST FEDERAL SAVINGS & LOAN ASSOCIATION OF ST. JOSEPH**, St. Joseph, Buchanan County, Missouri, with and into **FARMERS STATE BANK**, Cameron, Clinton County, Missouri, Charter No. 2499 (the surviving institution), under the Articles of Agreement of **FARMERS STATE BANK**, with the main banking house of the surviving bank being the present main banking house of **FARMERS STATE BANK**, Cameron, Clinton County, Missouri, subject to the approval of the shareholders of both banks.

---

Commissioner of Finance

## B U L L E T I N

November 8, 2013

November 1      Certificate of Authority No. 3887 issued to **MACON-ATLANTA STATE BANK**, Macon, Macon County, Missouri, granting the bank permission to establish and maintain a separate branch at 201 North Main, Monroe City, Monroe County, Missouri.

November 5      Certificate of Authority No. 3888 issued to **WELLS BANK OF PLATTE CITY**, Platte City, Platte County, Missouri, granting the bank permission to establish and maintain a separate branch at 6500 N.W. Prairie View Road, Kansas City, Platte County, Missouri.

Certificate of Authority No. 3889 issued to **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, granting the bank permission to establish and maintain a separate branch at 2552 West MLK Boulevard (University Square Shopping Center), Fayetteville, Washington County, Arkansas.

Certificate of Authority No. 3890 issued to **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri, granting the bank permission to establish and maintain a separate branch at 200 East 2<sup>nd</sup> Street, Annapolis, Iron County, Missouri.

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2757 which authorized a separate branch at 18020 Brookhurst Street, Fountain Valley, Orange County, California. The bank discontinued operation of this branch on November 1, 2013. Accordingly, Certificate of Authority No. 2757 is hereafter considered to be null and void.

## B U L L E T I N

Page Two

November 8, 2013

November 7      Certificate of Authority No. 3891 issued to **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, granting the bank permission to establish and maintain a separate branch at 10385 West Florissant Avenue, St. Louis, Missouri.

November 8      Certificate of Authority No. 3892 issued to **ENTERPRISE BANK & TRUST**, Clayton, St. Louis County, Missouri, granting the bank permission to establish and maintain a separate branch at 151 South 18<sup>th</sup> Street, Kansas City, Wyandotte County, Kansas.

---

Commissioner of Finance

## **B U L L E T I N**

November 15, 2013

The Division of Finance has no reportable business for the week of November 15, 2013.

---

Deputy Commissioner

## B U L L E T I N

November 22, 2013

November 15      Certificate of Authority No. 3893 issued to **BANK OF MONTICELLO**, Monticello, Lewis County, Missouri, granting the bank permission to establish and maintain a separate branch at 180 South Johnson, Kahoka, Clark County, Missouri.

**BLUE RIDGE BANK AND TRUST CO.**, Independence, Missouri, has returned to this office for cancellation Certificate of Authority No. 2300 which authorized a separate branch at 17911 East 24 Highway, Unit B-1, Independence, Jackson County, Missouri. The bank discontinued operation of this branch on August 21, 2013. Accordingly, Certificate of Authority No. 2300 is hereafter considered to be null and void.

**BLUE RIDGE BANK AND TRUST CO.**, Independence, Missouri, has returned to this office for cancellation Certificate of Authority No. 2699 which authorized a separate branch at 4523 NW Gateway Drive, Riverside, Platte County, Missouri. The bank discontinued operation of this branch on August 7, 2013. Accordingly, Certificate of Authority No. 2699 is hereafter considered to be null and void.

November 19      Application received from **BTC BANK**, Bethany, Harrison County, Missouri, requesting permission to establish and maintain a separate branch at 1202 North 65 Highway, Suite G, Carrollton, Carroll County, Missouri.

November 21      Application received from **BANK OF BLOOMSDALE**, Bloomsdale, Ste. Genevieve County, Missouri, requesting permission to establish and maintain a separate branch at 100 South Scenic Drive, Herculaneum, Jefferson County, Missouri.

## B U L L E T I N

Page Two

November 22, 2013

November 21      Application received from **REGIONAL MISSOURI BANK**, Marceline, Chariton County, Missouri, requesting permission to establish and maintain a separate branch at 301 North Main Street, Paris, Monroe County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

November 27, 2013

November 25

**FOCUS BANK**, Charleston, Mississippi County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3001 which authorized a separate branch at 410 Main Street, Hornersville, Dunklin County, Missouri. The bank discontinued operation of this branch on November 15, 2013. Accordingly, Certificate of Authority No. 3001 is hereafter considered to be null and void.

November 26

Application received from **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, requesting permission to relocate the bank's already established branch from 4325 Del Amo Boulevard, Lakewood, Los Angeles County, California, to 5031 Lakewood Boulevard, Unit 63-3, Lakewood, Los Angeles County, California.

November 27

Certificate of Authority No. 3894 issued to **LEAD BANK**, Garden City, Cass County, Missouri, granting the bank permission to establish and maintain a separate branch at 1801 Main Street, Kansas City, Jackson County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

December 6, 2013

December 2      The Division of Finance has been notified that effective close of business on November 29, 2013, **THE FIRST NATIONAL BANK OF CARROLLTON**, Carrollton, Carroll County, Missouri, merged with and into **BANK 21**, Carrollton, Carroll County, Missouri, Charter No. 298 (the surviving institution).

Certificate of Authority No. 3896 issued to **BTC BANK**, Bethany, Harrison County, Missouri, granting the bank permission to establish and maintain a separate branch at 1202 North 65 Highway, Suite G, Carrollton, Carroll County, Missouri.

December 3      Charter No. 2902 has been issued to **ADB INTERIM BANK**, 651 N.E. Coronado Drive, Blue Springs, Jackson County, Missouri. Capital Stock is \$300,000. The new bank will not open for business as it is an interim bank charter and is being formed for the sole purpose of facilitating the formation of a one-bank holding company by merger with and into **ADAMS DAIRY BANK**, Blue Springs, Missouri, the survivor of the merger.

**COMMERCE BANK**, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3651 which authorized a separate branch at 613 West 40 Highway, Blue Springs, Jackson County, Missouri. The bank discontinued operation of this branch on October 31, 2013. Accordingly, Certificate of Authority No. 3651 is hereafter considered to be null and void.

## BULLETIN

Page Two

December 6, 2013

December 5

Application received from **COMMERCE BANK**, Kansas City, Jackson County, Missouri, requesting permission to establish and maintain a separate branch at 9501 Antioch Road, Overland Park, Johnson County, Kansas.

December 6

Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 362.110 and publish it in appropriate publications. Said quarterly market rate for the period of January 1, 2014 through March 31, 2014, shall be 6.5%; as an alternative lenders may charge the usury rate of 10%.

## Deputy Commissioner

## **B U L L E T I N**

December 13, 2013

December 9      Certificate of Authority issued to **PROVIDENCE BANK**, Columbia, Boone County, Missouri, approving a change in capital stock from \$250,000 consisting of 250 shares of common stock with a par value of \$1,000 per share to \$250,000 consisting of 50,000 shares of common stock with a par value of \$5.00 per share. The change was accomplished by a 200 for 1 stock split wherein the Corporation shall receive 200 shares of capital stock in the Bank for each 1 share held.

**AMERICA'S COMMUNITY BANK**, Blue Springs, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 1511 which authorized a separate branch at 100 East Walnut Street, Chilhowee, Johnson County, Missouri. The bank discontinued operation of this branch on August 30, 2013. Accordingly, Certificate of Authority No. 1511 is hereafter considered to be null and void.

December 10      Certificate of Authority No. 2764-A issued to **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, granting the bank permission to relocate its already established branch from 4325 Del Amo Boulevard, Lakewood, Los Angeles County, California, to 5031 Lakewood Boulevard, Lakewood, Los Angeles County, California.

**B U L L E T I N**

Page Two

December 13, 2013

December 12

Certificate of Authority No. 3867-A issued to **MARTINSBURG BANK AND TRUST**, Mexico, Audrain County, Missouri, granting the bank permission to operate a separate branch at 1101 West Monroe, Mexico, Audrain County, Missouri. This certificate replaces Certificate of Authority No. 3867 which authorized a separate branch at 1013 West Monroe, Mexico, Audrain County, Missouri. This is the same location but a different street address.

---

Commissioner of Finance

## B U L L E T I N

December 20, 2013

December 16

**BANK OF BLOOMSDALE**, Bloomsdale, Ste. Genevieve County, Missouri, Charter No. 1993, has been authorized to change its corporate title to **BLOOMSDALE BANK**.

Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to establish and maintain a separate branch at 8201 Preston Road, Suite 305, Dallas, Dallas County, Texas.

Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to establish and maintain a separate branch at 4200 East Skelly Drive, Suite #900, Richmond Tower, Tulsa, Tulsa County, Oklahoma.

December 17

Certificate of Authority No. 3898 issued to **COMMERCE BANK**, Kansas City, Jackson County, Missouri, granting the bank permission to establish and maintain a separate branch at 9501 Antioch Road, Overland Park, Johnson County, Kansas.

**GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3408 which authorized a separate branch at 924 Pierce Street, Sioux City, Woodbury County, Iowa. The bank discontinued operation of this branch on November 30, 2013. Accordingly, Certificate of Authority No. 3408 is hereafter considered to be null and void.

## B U L L E T I N

Page Two

December 20, 2013

December 18

An application has been filed for approval of a plan of merger of **PEOPLE'S COMMUNITY STATE BANK**, Doniphan, Ripley County, Missouri, Charter No. 2724, with and into **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri, Charter No. 2689 (the surviving institution), under the name of **PEOPLES COMMUNITY BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **PEOPLES COMMUNITY BANK**, Greenville, Wayne County, Missouri.

December 19

An application has been filed for approval of a plan of merger of **CITIZENS STATE BANK**, Bald Knob, White County, Arkansas, with and into **SOUTHERN BANK**, Poplar Bluff, Butler, County, Missouri, Charter No. 330 (the surviving institution), under the name of **SOUTHERN BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **SOUTHERN BANK**, Poplar Bluff, Butler County, Missouri.

---

Commissioner of Finance

## **B U L L E T I N**

December 27, 2013

December 20

**ENTERPRISE BANK & TRUST**, Clayton, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3148 which authorized a separate branch at 7612-B NW Prairie View Road, Kansas City, Jackson County, Missouri. The bank discontinued operation of this branch on December 6, 2013. Accordingly, Certificate of Authority No. 3148 is hereafter considered to be null and void.

**ENTERPRISE BANK & TRUST**, Clayton, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3192 which authorized a separate branch at 8500 North Green Hills Road, Kansas City, Jackson County, Missouri. The bank discontinued operation of this branch on December 6, 2013. Accordingly, Certificate of Authority No. 3192 is hereafter considered to be null and void.

---

Commissioner of Finance